

Information to identify the case:

Debtor 1	<u>Samantha V. Thompson</u>	Social Security number or ITIN	xxx-xx-0205
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16684-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Samantha V. Thompson

7/7/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Samantha V. Thompson
 Debtor

Case No. 17-16684-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db
 516744158 +Samantha V. Thompson, 815 Worth Ave 2nd FL, Linden, NJ 07036-1639
 516744165 +Arthur Monczka, 61 Union County Pkwy, Clark, NJ 07066-1917
 516744162 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 516744166 +Caine & Weiner, 4101 McEwen Rd, Dallas, TX 75244-5109
 516744170 +Citibank Best Buy, PO Box 6077, Sioux Falls, SD 57117-6077
 516744171 +Federated Law Group, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 516744171 +Joseph Thompson, 815 Worth Ave 2nd F, Linden, NJ 07036-1639
 516744174 +Midland Credit Mgmt, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 516744175 Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
 516744176 +Obesity Treatment Centers of NJ, 95 Madison Ave Ste A06, Morristown, NJ 07960-7365
 516744178 +Pressler & Pressler LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 516744179 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516744182 +Steven Hertz MD, 1500 Pleasant Valley Way #302, West Orange, NJ 07052-2956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg
 E-mail/Text: usanj.njbankr@usdoj.gov Jul 08 2017 00:07:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 08 2017 00:07:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr
 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516744157 +EDI: AMEREXPR.COM Jul 07 2017 23:48:00 American Express, PO Box 981537, El Paso, TX 79998-1537
 516744159 +E-mail/Text: bk@avant.com Jul 08 2017 00:08:30 Avant Inc., 640 N LaSalle St, Chicago, IL 60654-3731
 516744160 EDI: BANKAMER.COM Jul 07 2017 23:48:00 Bank of America, PO Box 982238, El Paso, TX 79998
 516744161 +EDI: TSYS2.COM Jul 07 2017 23:48:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 516744163 EDI: CAPITALONE.COM Jul 07 2017 23:48:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516744167 +EDI: WFNNB.COM Jul 07 2017 23:48:00 Comenity Bank, Bankruptcy Dept, PO Box 182789, Columbus, OH 43218-2789
 516744168 EDI: RCSFNBMARIN.COM Jul 07 2017 23:48:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 516744169 +EDI: NAVIENTFKASMDOE.COM Jul 07 2017 23:48:00 Dept of Ed Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
 516744172 +EDI: RESURGENT.COM Jul 07 2017 23:48:00 LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
 516744173 +EDI: MERRICKBANK.COM Jul 07 2017 23:48:00 Merrick Bank, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
 516744177 +EDI: AGFINANCE.COM Jul 07 2017 23:48:00 One Main Financial, PO Box 70912, Charlotte, NC 28272-0912
 516744180 +E-mail/Text: bankruptcy@savit.com Jul 08 2017 00:10:27 Sa-Vit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
 516744181 +E-mail/Text: clientservices@simonsagency.com Jul 08 2017 00:10:20 Simons Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
 516746725 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516744183 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank Walmart, PO Box 965024, Orlando, FL 32896-5024
 516744184 EDI: AISTMBL.COM Jul 07 2017 23:48:00 T-Mobile, PO Box 629025, El Dorado Hills, CA 95762
 516744185 +EDI: TFSR.COM Jul 07 2017 23:48:00 Toyota Financial Svc, PO Box 5855, Carol Stream, IL 60197-5855

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516744164* +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harrison Ross Byck on behalf of Debtor Samantha V. Thompson lawfirm@kasuribyck.com,
financial@kasuribyck.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4